

Information to identify the case:

Debtor 1:	Ambrosia Appiah	Social Security number or ITIN:	xxx-xx-4392
	First Name Middle Name Last Name	EIN:	__-__-_____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-_____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 6/18/18
Case number:	18-22194-CMG	Date case converted to chapter:	7 11/5/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ambrosia Appiah	
2. All other names used in the last 8 years	aka Ambrosia Walker	
3. Address	55 Foxwood Dr Somerset, NJ 08873	
4. Debtor's attorney Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224
5. Bankruptcy trustee Name and address	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

Debtor **Ambrosia Appiah**

Case number **18-22194-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 11/7/18
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7. Meeting of creditors	December 5, 2018 at 01:30 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 2/4/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		
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Deadline to object to exemptions:		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ambrosia Appiah
 Debtor

Case No. 18-22194-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Nov 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2018.

db	+Ambrosia Appiah,	55 Foxwood Dr,	Somerset, NJ 08873-1727
tr	+Karen E. Bezner,	567 Park Avenue, Suite 103,	Scotch Plains, NJ 07076-1754
517626176	+Aaron's Sales & Lease,	Attn: Bankruptcy, Po Box 100039,	Kennesaw, GA 30156-9239
517626179	+Nyst Hghr Ed,	99 Washington Ave,	Albany, NY 12255-1100
517595800	+RoundPoint Mortgage Servicing Corp,	PO Box 674150,	Dallas, TX 75267-4150
517743249	+Roundpoint Mortgage Servicing Corp.,,	5016 Parkway Plaza Blvd,	Bldg 6&8,
		Charlotte, NC 28217-1932	
517626181	+University Radiology Group, PC,	PO Box 371863,	Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ecf@newjerseybankruptcy.com Nov 07 2018 23:51:38	Lee Martin Perlman,
		Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003
smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 07 2018 23:53:03	U.S. Attorney, 970 Broad St.,
		Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 07 2018 23:52:57	United States Trustee,
		Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
		Newark, NJ 07102-5235
517626177	E-mail/Text: ebn@americollect.com Nov 07 2018 23:53:12	Americollect, Po Box 1566,
		1851 South Alverno Road, Manitowoc, WI 54221
517626178	+EDI: CBS7AVE Nov 08 2018 04:13:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
517626182	+E-mail/Text: bankruptcynotice@westlakefinancial.com Nov 07 2018 23:52:59	
		Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
517670281	+E-mail/Text: bankruptcynotice@westlakefinancial.com Nov 07 2018 23:52:59	
		Westlake Services LLC, 4751 Wilshire Blvd, Ste 100, Los Angeles, CA 90010-3847
		TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517743248	Roundpoint Mortgage Servicing Corp.
517626180*	+RoundPoint Mortgage Servicing Corp, PO Box 674150, Dallas, TX 75267-4150

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2018 at the address(es) listed below:

Albert Russo	docs@russotrustee.com
Jill Manzo	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION, as servicer for CARISBROOK ASSET HOLDING TRUST bankruptcy@feinsuch.com
Karen E. Bezner	Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Lee Martin Perlman	on behalf of Debtor Ambrosia Appiah ecf@newjerseybankruptcy.com,
	lmpcourt@gmail.com
Nicholas V. Rogers	on behalf of Creditor CARISBROOK ASSET HOLDING TRUST nj.bkecf@fedphe.com
R. A. Lebron	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION, as servicer for CARISBROOK ASSET HOLDING TRUST bankruptcy@feinsuch.com
Rebecca Ann Solarz	on behalf of Creditor CARISBROOK ASSET HOLDING TRUST
	rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8